

~~Subject: SB 35 testimony~~

From: llee@nfbct.org
Sent: Thursday, February 18, 2016 11:53 AM
To: INSTestimony
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February 18, 2016

Jolene Nemeth

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Dear Insurance Committee,

Since 1929, guide dogs have been provided to the blind in this country. It started with a generous woman named Dorothy Harrison Eustis and a blind man named Morris Frank. From this initial placement, the Seeing Eye guide dog school was born. Since this time, guide dogs have been provided to blind men and women from all walks of life through the generous donations of others. My name is Jolene Nemeth and I have been using a guide dog for more than 20 years as a means to safe, independent travel to school, work, and other places I travel.

The guide dog schools in this country are all non-profit companies who provide the dogs to the blind at no cost to them whatsoever. Changing this system would have drastic consequences.

The partnership between a guide dog and its blind handler is a very unique one. While this bill is well-meaning, it presents certain flaws. I am asking you to leave the guide dog system alone as it already works fine for all those blind individuals who use these dogs.

To give you an idea of how the system works, the potential guide dog user applies for a dog at the school of their choice. These schools have staff with copious experience with mobility and other skills necessary for the safe working of a guide dog. Before an applicant is accepted, they need a referral from a mobility instructor who works for a rehabilitation agency for the blind. They also need to be able to care for the dog on their own and work the dog everyday so that the dog remains in practice and able to aid its master when it needs to.

The school then makes the decision based on the applicant's skills whether the use of a dog is appropriate or even safe for that person. If medical insurance is required to pay, this decision would fall on the doctor who has no idea of the processes of obtaining and working a guide dog. This is an arena for the rehabilitation professionals who work in the blindness field. If medical insurance will pay for anyone who is blind to have a dog, there may be many people receiving guide dogs who may not even be appropriate candidates. There is a lot of hard work that goes into the partnership between the dog and its handler. It is not as simple as just following the dog around. The blind person needs to be able to give the dog direction.

To require insurance companies to pay for something that doesn't cost any money to us up front would not even be an ethical decision. Essentially you are asking the insurance companies to pay for something that they don't need to pay for and then causing the people who subscribe to that insurance to pay higher premiums. The money will have to come from somewhere.

The only cost we as guide dog users incur would be the feeding, grooming, and medical costs. We sign an ownership document that tells us that we are responsible for these things and approximately how much they will cost on a yearly basis. In other words, the blind person takes responsibility for their dog and actually owns it without having to pay between 50 and 60 thousand dollars for the dog on top of all of that. Some schools even have funds set up to aid in paying for emergency situations for those who may find themselves short of cash at any given time. All of this is provided through the donations of others. It would be a better idea to allow medical insurance to cover the cost of the guide dog's medical needs in order to keep the dog working.

As far as other assistance dogs go, I cannot comment because I know little about how they are payed for. I do know that guide dogs have always been paid for by the donations received from generous people around the world.

I believe this bill will encroach on our rights to choose which organizations we get our dogs from as well as change the unique ways each school has in training and matching their dogs with appropriate people who need them. Essentially, the government is trying to control how and where we get our specially trained guide dogs. This is a very personal decision. I am asking for the removal of the language referring to the blind and their guide dogs from this bill. Please do not try to change a system that has worked so well for the blind and the guide dog schools for 87 years.

Please visit www.seeingeye.org for more information.

Other guide dog schools:

Fidelco

www.fidelco.org

Guiding Eyes for the Blind

www.guidingeyes.org